

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently amended) A computer-implemented method of determining whether to require a user to enter a secret code into an electronic transaction device for completing selected merchant transactions, the method comprising:

(a) receiving account identification information read from a user presenting a form of account identification presented by a user to an electronic transaction device to initiate a transaction;

(b) receiving inputting a transaction amount;

(c) providing a table that includes a plurality of merchant categories and transaction threshold amounts for each merchant category;

(d) obtaining the merchant category for each initiated transaction;

(e) comparing the inputted transaction amount to the transaction threshold associated with the merchant; and

(f) requiring the user to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant;

wherein the table resides at the electronic transaction device and step (e) is performed by the electronic transaction device, or wherein the table resides at a terminal driver and step (e) is performed by the terminal driver, or wherein the table resides at an acquirer processor and step (e) is performed by the acquirer processor, or wherein the table resides at a payment network and step (e) is performed by the payment network.

2. (Original) The method of claim 1 wherein the selected transactions are transactions where the form of account identification is contactless.

3. (Original) The method of claim 2 further comprising:
  - (g) automatically routing the transaction to a user's stored value account for debiting of the transaction amount.
  
4. (Original) The method of claim 1 wherein the merchant transactions are debit transactions.
  
5. (Original) The method of claim 1 wherein the secret code is a PIN.
  
6. (Original) The method of claim 1 wherein the form of account identification is a physical contactless device.
  
7. (Original) The method of claim 1 wherein the form of account identification is a magnetic stripe card.
  
8. (Original) The method of claim 1 wherein the form of account identification is biometric data.
  
9. (Original) The method of claim 1 wherein the merchant categories are defined by SIC codes.
  
10. (Original) The method of claim 1 wherein the merchant categories are defined by merchant category codes.
  
11. (Currently amended) A computer-implemented apparatus for determining whether to require a user to enter a secret code into an electronic transaction device for completing selected merchant transactions, the apparatus comprising:
  - (a) means for receiving presenting a form of account identification [[to]] at an electronic transaction device to initiate a transaction;
  - (b) means for receiving inputting a transaction amount;
  - (c) a table that includes a plurality of merchant categories and transaction threshold amounts for each merchant category;

- (d) means for obtaining the merchant category for each initiated transaction;
- (e) means for comparing comprising the inputted transaction amount to the transaction threshold associated with the merchant; and
- (f) means for requiring the user to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant;

wherein the table resides at the electronic transaction device and step (e) is performed by the electronic transaction device, or wherein the table resides at a terminal driver and step (e) is performed by the terminal driver, or wherein the table resides at an acquirer processor and step (e) is performed by the acquirer processor, or wherein the table resides at a payment network and step (e) is performed by the payment network.

12. (Original) The apparatus of claim 11 wherein the selected transactions are transactions where the form of account identification is contactless.

13. (Original) The apparatus of claim 12 further comprising:  
(g) automatically routing the transaction to a user's stored value account for debiting of the transaction amount.

14. (Original) The apparatus of claim 11 wherein the merchant transactions are debit transactions.

15. (Original) The apparatus of claim 11 wherein the secret code is a PIN.

16. (Original) The apparatus of claim 11 wherein the form of account identification is a physical contactless device.

17. (Original) The apparatus of claim 11 wherein the form of account identification is a magnetic stripe card.

18. (Original) The apparatus of claim 11 wherein the form of account identification is a biometric data.

19. (Original) The apparatus of claim 11 wherein the merchant categories are defined by SIC codes.

20. (Original) The apparatus of claim 11 wherein the merchant categories are defined by merchant category codes.

21-42. (Canceled)